

What is claimed is:

1. A method of operating a computer on a network comprising the steps of:

a) receiving customer account data and amount data from a remote computer via said network;

b) based upon said account data and said amount data, establishing an authorization indicia; and,

c) communicating said authorization indicia to said remote computer via said network.

2. The method according to claim 1, further including the step of communicating a password to said remote computer.

3. The method according to claim 2, wherein the step of communicating a password includes the step of sending the password via said network.

4. The method according to claim 1, wherein the step of establishing an authorization indicia includes the step of communicating said account data and amount data via a phone network.

1           5. The method according to claim 4, wherein the step of  
2 establishing an authorization indicia includes the step of  
3 receiving an acceptance indicia via said phone network.

1           6. A method of processing a payment order over a network  
2 comprising the steps of:

3           a) receiving customer account data and amount data via said  
4 network;

1           b) based upon said account data and said amount data,  
2 establishing an authorization indicia; and,

3           c) communicating said authorization indicia to a remote  
4 computer via said network for the satisfaction of said payment  
5 order.

1           7. The method according to claim 6, further including the  
2 step of communicating a password to a second remote computer.

1           8. The method according to claim 7, wherein the step of  
2 communicating a password includes the step of sending the  
3 password via said network.

1        9. The method according to claim 6, wherein the step of  
2 establishing an authorization indicia includes the step of  
3 communicating said account data and amount data via a phone  
4 network.

1        10. The method according to claim 9, wherein the step of  
2 establishing an authorization indicia includes the step of  
3 receiving an acceptance indicia via said phone network.

1        11. An Internet payment processing method comprising the  
2 steps of:  
3

4            a) receiving customer account data and amount data from a  
5 remote computer via said Internet;

6            b) based upon said account data and said amount data,  
7 establishing an authorization indicia indicative of payment  
8 compliance; and,  
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10           c) communicating said authorization indicia to said remote  
11 computer via said Internet.

1        12. The method according to claim 11, further including the  
2 step of communicating a password to a second remote computer.

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